

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Debtors

In Re:
Dennis K. Scott and
Carmen M. Scott

Debtors

Case No.: 18-19245 RG
Judge: Hon. Rosemary Gambardella
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. Motion for Relief from the Automatic Stay filed by Nationstar Mortgage, LLC d/b/a Mr. Cooper, creditor,

A hearing has been scheduled for January 15, 2020, at 10:00AM.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

Payments have been made in the amount of \$ 8,114.65, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 12/30/2019

/s/ Dennis K. Scott
Debtor's Signature

Date: 12/30/2019

/s/ Carmen M. Scott
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Nov 27	Dec 16, 2019 ¹¹ 3:43PM	\$22.52	No. 081511ncap.	3/4	\$1,914.69
Nov 27	Direct Deposit/Salary	\$184.55	Paychecks		\$1,937.41
Nov 27	Direct Deposit/Salary	\$312.70	Paychecks		\$1,752.86
Nov 27	Direct Deposit/Salary	\$893.54	Paychecks		\$1,440.16
Nov 26	DELI INC	\$15.96	Restaurants		\$548.62
Nov 25	ATM/Teller Deposit	\$460.00	Deposits		\$562.58
Nov 22	Target	\$14.71	Electronics + Merchandise		\$102.58
Nov 22	ONLINE TRANSFER FROM XXXXX0838	\$100.00	Transfers		\$117.29
Nov 20	Service Charge/Fee Refund	\$3.00	Refunds		\$17.29
Nov 20	Service Charge/Fee Refund	\$3.00	Refunds		\$14.29
Nov 18	ATM/Cash Withdrawal	\$3.00	ATM		\$11.29
Nov 18	Primerica Insurance Payment	\$178.52	Insurance		\$14.29
Nov 18	XX9322 Touchtuneshelpshifts TouchTunes NY	\$5.00	Education		\$193.81
Nov 18	ATM/Cash Withdrawal	\$63.00	ATM		\$198.81
Nov 18	XX9321 ENRITE GAS LITTLE FERR NJ	\$30.00	Auto + Gas		\$261.81
Nov 18	XX9321 RUBIA BEAUTY SALON PATERSON NJ	\$62.40	Personal + Family		\$291.81
Nov 18	ONLINE TRANSFER FROM XXXXX8518	\$150.00	Transfers		\$354.21
Nov 15	ONLINE TRANSFER FROM XXXXX0897	\$60.00	Transfers		\$204.21
Nov 14	ACH WEB SINGLE XX GREENBERGEPAYFE ONLINEFEE	\$2.00	Transfers		\$144.21
Nov 14	ACH WEB SINGLE XX CHAPTER13TRUST ONLINEPMT	\$1,385.00	Credit Card Payments		\$146.21
Nov 14	Moose's	\$25.00	Subscriptions + Renewals		\$1,531.21
Nov 13	Transfer	\$10.00	Transfers		\$1,556.21
Nov 13	Transfer	\$25.00	Transfers		\$1,586.21
Nov 13	Farmers' markets	\$30.93	Groceries		\$1,591.21
Nov 13	AT&T	\$196.78	Cable + Phone		\$1,622.14
Nov 13	ONLINE TRANSFER FROM XXXXX8518	\$100.00	Transfers		\$1,818.92
Nov 13	Direct Deposit/Salary	\$92.57	Paychecks		\$1,718.82
Nov 13	Direct Deposit/Salary	\$312.69	Paychecks		\$1,626.25
Nov 13	Direct Deposit/Salary	\$893.55	Paychecks		\$1,313.66
Nov 12	ATM/Cash Withdrawal	\$30.00	ATM		\$420.11
Nov 12	XX9316 Touchtuneshelpshifts TouchTunes NY	\$5.00	Other Expenses		\$450.11
Nov 12	XX9314 AMI ENTERTAINMENT NETW XX3633 MI	\$5.00	Entertainment		\$455.11
Nov 12	ATM/Teller Deposit	\$120.00	Deposits		\$460.11
Nov 8	Denny's	\$23.51	Restaurants		\$340.11
Nov 7	New Jersey Motor Vehicle Commission	\$73.00	Auto + Gas		\$353.62
Nov 7	XX9311 CONSUMER CELLULAR INC XX4460 OR	\$24.05	Cable + Phone		\$436.62
Nov 6	B9L04H5018043 PASSAIC VALLEY W PASSAIC VA	\$158.39	Transfers		\$460.67
Nov 6	Wawa Inc	\$25.00	Groceries		\$619.06
Nov 6	CVS Pharmacy	\$22.93	Healthcare		\$644.06
Nov 5	Amazon	\$13.85	Electronics + Merchandise		\$666.99
Nov 5	XX9309 RAILYARD BAR GRILL FAIR LAWN NJ	\$47.05	Restaurants		\$680.84
Nov 5	ATM/Teller Deposit	\$160.00	Deposits		\$727.89
Nov 4	Nationstar Mortgage	\$3,928.00	Mortgage		\$667.89
Nov 4	Amazon Marketplace	\$37.94	Office Expenses		\$4,495.89
Nov 4	XX9308 H S DISCOUNT LIQUOR TEANECK NJ	\$26.58	Groceries		\$4,533.83

*
2 Payments

Dec. 16, 2019 3:42PM

**ACCOUNT ACTIVITY** (Monday, Dec 16, 2019)

Virtual Wallet Spend X4829

Available Balance \$1,629.79

Balance \$1,019.53

Overdraft Protected by Reserve

MONTHLY TRANSACTIONS

Date	Description	Withdrawal	Deposit	Category	Balance
December					
Pending Dec 16	ATM DEP 1050 MAIN CARD#7699		\$200.00		
Pending Dec 16	ATM DEP 1050 MAIN CARD#7699		\$20.00		
Pending Dec 16	ATM DEP 1 ENGLEWOO CARD#7699		\$400.00		
Pending Dec 15	QVCXXXX2031 CARD7699	\$9.74			
Dec 13	XX9347 CASH APPDANIELLE P XX4551 CA	\$100.00		Other Expenses	\$1,019.53
Dec 13	AT&T	\$196.78		Cable + Phone	\$1,119.53
Dec 13	XX9347 ELSA LA REINA DEL CH TEANECK NJ	\$14.92		Personal + Family	\$1,316.31
Dec 13	XX9347 POLYGON GAS PATERSON NJ	\$30.00		Auto + Gas	\$1,331.23
Dec 12	XX9346 CONSUMER CELLULAR INC XX4460 OR	\$24.05		Cable + Phone	\$1,361.23
Dec 11	ATM/Cash Withdrawal	\$10.00		ATM	\$1,385.28
Dec 11	Transfer	\$10.00		Transfers	\$1,395.28
Dec 11	Transfer	\$25.00		Transfers	\$1,405.28
Dec 11	QVC	\$10.48		Personal + Family	\$1,430.28
Dec 11	Direct Deposit/Salary		\$312.71	Paychecks	\$1,440.76
Dec 11	Direct Deposit/Salary		\$893.55	Paychecks	\$1,126.05
Dec 10	ATM/Cash Withdrawal	\$10.00		ATM	\$234.50
Dec 10	ATM/Teller Deposit		\$50.00	Deposits	\$244.50
Dec 9	ATM/Cash Withdrawal	\$80.00		ATM	\$194.50
Dec 9	XX9342 PERSONALIZATION MALL XX6000 IL	\$41.36		Other Expenses	\$274.50
Dec 9	QVC	\$26.86		Personal + Family	\$315.85
Dec 8	CVS Pharmacy	\$10.95		Healthcare	\$342.51
Dec 5	Amazon	\$13.85		Electronics + Merchandise	\$353.46
Dec 4	Afterpay Pty Ltd	\$37.50		Services + Supplies	\$367.31
Dec 2	Nationstar Mortgage	\$2,177.65		Mortgage	\$404.81
Dec 2	Retro Fitness	\$52.24		Personal + Family	\$2,582.46
Dec 2	ONLINE TRANSFER FROM XXXXX8497		\$300.00	Transfers	\$2,634.70
November					
Nov 29	Target	\$52.19		Electronics + Merchandise	\$2,334.70
Nov 29	Retro Fitness	\$21.31		Personal + Family	\$2,386.89
Nov 29	XX9332 POLYGON GAS PATERSON NJ	\$30.00		Auto + Gas	\$2,406.20
Nov 29	SSA		\$558.31	Paychecks	\$2,438.20
Nov 27	Transfer	\$10.00		Transfers	\$1,879.89
Nov 27	Transfer	\$25.00		Transfers	\$1,889.89



Contact



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View Loan Activity

For your convenience, you can view the previous six months of loan activity. Note that in certain circumstances related to delinquency or legal actions, loan activity may be limited or unavailable.

Transactions for loan XXXXXX0560

December 2019

Date	Description	Charges	Payments
⊕ 12/27/2019	Regular Payment		\$2,008.76
⊕ 12/27/2019	Unapplied Payment Reversal		(\$3,458.60)
⊕ 12/27/2019	Unapplied Payment		\$1,449.84
⊕ 12/26/2019	Regular Payment		\$2,008.76
⊕ 12/26/2019	Unapplied Payment		\$0.24
⊕ 12/24/2019	Prior Serv Corp Adv Assessment	\$5,709.00	
⊕ 12/24/2019	Prior Serv Corp Adv Waiver		(\$106,604.45)
⊕ 12/23/2019	Escrow Adjustment	\$14,106.43	
⊕ 12/23/2019	Prior Serv Corp Adv Assessment	\$106,604.45	
⊕ 12/23/2019	Forebearance Prin Assessment	\$100,895.45	
⊕ 12/23/2019	Prior Servicer NSF Assessment		\$30.00
⊕ 12/23/2019	Unapplied Payment		\$3,458.36

[Welcome \(Default.aspx\)](#) | [Make Payment \(Payment.aspx\)](#) | [View Payments \(PaymentCenter.aspx\)](#) | [View Billing Statement \(BillingStatementSummary.aspx\)](#)
| [Billing Statement \(BillingStatementRequest.aspx\)](#) | [Loan Status \(LoanStatus.aspx\)](#) | [Payoff Quote \(PayoffQuote.aspx\)](#) | [Year-End Tax Information \(YearEndTax.aspx\)](#) | [Home Insurance Information \(HomeInsurance.aspx\)](#) | [Personal Information \(PersonalInformation.aspx\)](#) | [Change Profile \(ChangeProfile.aspx\)](#)

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From: customserv <customserv@snsc.com>

To: Dddcbb6 <Dddcbb6@aol.com>

Subject: Loan Payment Remittance Advice

Date: Tue, Dec 24, 2019 6:05 pm

On 12/24/2019, the ACH debit transaction you requested was initiated to make a payment on your loan
*****0560.

Payment Details

Date	12/24/2019
Amount	\$2,009.00
Account	PNC BANK, NEW JERSEY (PNC BANK, NEW JERSEY)
Payment Option	One-time Payment
Confirmation Number	530757-682192

Processing will take 1-3 business days from the scheduled payment date of 12/24/2019. If your payment has not been posted to your account by that time, please contact Customer Service for assistance.

SN Servicing Corporation Customer Service: (800) 603-0836 (Toll Free)

Borrower Web Site: <https://borrower.snsc.com>